

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

ROSALYN ALYSSA PIREAUX

Debtor(s)

Case No. 17-20900CMB

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/09/2017.
- 2) The plan was confirmed on 05/01/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 03/26/2018.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 03/15/2022.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$93,150.00.
- 10) Amount of unsecured claims discharged without full payment: \$67,953.35.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$71,188.00  
Less amount refunded to debtor \$54.38

**NET RECEIPTS: \$71,133.62**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$2,310.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$3,283.39  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$5,593.39**

Attorney fees paid and disclosed by debtor: \$1,690.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BON TON++	Unsecured	1,786.00	NA	NA	0.00	0.00
CACH LLC	Unsecured	12,259.00	13,710.61	13,710.61	1,459.05	0.00
CAPITAL ONE NA**	Unsecured	1,590.00	1,830.77	1,830.77	194.83	0.00
CAPITAL ONE**	Unsecured	2,584.00	NA	NA	0.00	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	847.00	1,688.38	1,688.38	179.68	0.00
CAVALRY SPV I LLC - ASSIGNEE**	Unsecured	299.00	462.37	462.37	49.21	0.00
COMENITY BANK	Unsecured	1,396.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	1,248.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	603.00	NA	NA	0.00	0.00
CSMC 2021-RPL8 TRUST	Secured	82,229.00	81,027.57	0.00	39,337.72	0.00
CSMC 2021-RPL8 TRUST	Secured	0.00	658.51	658.51	658.51	0.00
CSMC 2021-RPL8 TRUST	Priority	0.00	1,150.00	0.00	0.00	0.00
DEPARTMENT STORES NATIONAL B/	Unsecured	1,078.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	1,961.00	NA	NA	0.00	0.00
KEYBANK NA**	Secured	20,299.57	14,000.00	14,000.00	14,000.00	1,399.22
KEYBANK NA**	Unsecured	0.00	5,089.19	5,089.19	541.58	0.00
MIDLAND FUNDING LLC	Unsecured	621.00	821.74	821.74	87.45	0.00
MIDLAND FUNDING LLC	Unsecured	309.00	484.63	484.63	51.57	0.00
MIDLAND FUNDING LLC	Unsecured	561.00	804.51	804.51	85.62	0.00
MIDLAND FUNDING LLC	Unsecured	1,172.00	1,436.18	1,436.18	152.84	0.00
MIDLAND FUNDING LLC	Unsecured	661.00	876.84	876.84	93.31	0.00
MIDLAND FUNDING LLC	Unsecured	222.00	395.75	395.75	42.12	0.00
MIDLAND FUNDING LLC	Unsecured	549.00	636.09	636.09	67.69	0.00
MIDLAND FUNDING LLC	Unsecured	682.00	886.33	886.33	94.32	0.00
ONE MAIN FINANCIAL OF PA INC FK/	Unsecured	5,547.00	5,547.99	5,547.99	590.41	0.00
PNC BANK NA	Unsecured	11,006.00	11,961.81	11,961.81	1,272.95	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,584.00	2,903.02	2,903.02	308.93	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,382.00	2,744.92	2,744.92	292.10	0.00
PREMIER BANKCARD LLC; JEFFERS(C	Unsecured	481.00	539.27	539.27	57.39	0.00
STEELE SCHNEIDER++	Unsecured	500.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	1,307.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
THD/CBSD	Unsecured	782.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	41,016.00	42,509.28	42,509.28	4,523.73	0.00
VALLEY FIRST COMMUNITY FCU	Unsecured	7,509.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$39,337.72	\$0.00
Mortgage Arrearage	\$658.51	\$658.51	\$0.00
Debt Secured by Vehicle	\$14,000.00	\$14,000.00	\$1,399.22
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$14,658.51</b>	<b>\$53,996.23</b>	<b>\$1,399.22</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$95,329.68</b>	<b>\$10,144.78</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$5,593.39</u>
Disbursements to Creditors	<u>\$65,540.23</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$71,133.62</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/01/2022

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.